

[Your Name/Department]
[Bank/Company Name]
[Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

RE: URGENT NOTICE - OUTSTANDING CREDIT CARD BALANCE

Account Number: [Account Number ending in XXXX]

Dear [Customer Name],

This is an urgent notification regarding your [Credit Card Name] account, which is currently overdue. Our records indicate that your account is [Number] days past due with an outstanding balance of **[\$[Total Amount Owed]**.

A minimum payment of **[\$[Minimum Amount Due]** was due on [Due Date] and has not yet been received. Failure to clear this balance immediately may result in the following actions:

- Suspension of your credit privileges.
- Assessment of additional late fees and interest charges.
- Reporting of the delinquency to national credit bureaus, which may negatively impact your credit score.

Please make a payment immediately via our mobile app, online portal, or by calling our customer service line at [Phone Number].

If you have already sent your payment, please disregard this letter. If you are experiencing financial hardship, please contact us at [Hardship Department Phone Number] to discuss available payment arrangements.

We look forward to resolving this matter promptly.

Sincerely,

[Your Name/Signature]
[Title]
[Bank/Company Name]